



the application of

Gary Chodes

Serial No.: 09/910,859

Filed: July 24, 2001

For: Method and System for Affluent
Retiree Advance

Group Art Unit No.: 3692

Examiner: Harbeck, Timothy M.

Confirmation No.: 4050

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

Dear Sir:

Responsive to the office action mailed October 19, 2006, entry of the following remarks is respectfully requested.